

Hershoff, Lupino & Yagel, LLP
BUYER'S AND SELLER'S COMBINED CLOSING STATEMENT

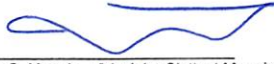
B. Type of Loan							
1. <input type="checkbox"/> FHA		2. <input type="checkbox"/> RHS		3. <input type="checkbox"/> Conv. Unins.		6. File Number	
4. <input type="checkbox"/> VA		5. <input type="checkbox"/> Conv. Ins.		19-1200		7. Loan Number	
8. Mortgage Insurance Case Number							
C. Note: This form is furnished to give you a statement of actual settlement costs. Amounts paid to and by the settlement agent are shown. Items marked "(p.o.c.)" were paid outside the closing; they are shown here for information purposes and are not included in the totals.							
D. Name and Address of Buyer Islamorada, Village of Islands 86800 Overseas Highway Islamorada, FL 33036				E. Name and Address of Seller John Slethvet Mannix 292 Gardenia St. Tavernier, FL 33070		F. Name and Address of Lender	
G. Property Location 292 Gardenia St. Tavernier, FL 33070				H. Settlement Agent Hershoff, Lupino & Yagel, LLP			
				Place of Settlement 88539 Overseas Highway Tavernier, Florida 33070		I. Settlement Date 01/13/20	
J. SUMMARY OF BUYER'S TRANSACTION:				K. SUMMARY OF SELLER'S TRANSACTION:			
100. GROSS AMOUNT DUE FROM BUYER				400. GROSS AMOUNT DUE TO SELLER			
101. Contract sales price		539,000.00		401. Contract sales price		539,000.00	
102. Personal property				402. Personal property			
103. Settlement charges to buyer (line 1400)		3,907.00		403.			
104.				404.			
105.				405.			
Adjustments for items paid by seller in advance				Adjustments for items paid by seller in advance			
106. City/town taxes		to		406. City/town taxes		to	
107. County taxes		to		407. County taxes		to	
108. Assessments		01/13 to 09/30		408. Assessments		01/13 to 09/30	
		415.78		409.			
109.				410.			
110.				411.			
111.				412.			
112.							
120. GROSS AMOUNT DUE FROM BUYER				420. GROSS AMOUNT DUE TO SELLER			
543,322.78				539,415.78			
200. AMOUNTS PAID BY OR IN BEHALF OF BUYER				500. REDUCTIONS IN AMOUNT TO SELLER			
201. Deposit or earnest money		1,000.00		501. Excess Deposit (see instructions)			
202. Principal amount of new loan(s)				502. Settlement charges to seller (line 1400)		81,791.28	
203. Existing loan(s) taken subject to				503. Existing loans taken subject to			
204.				504. Payoff of first mortgage loan		270,102.55	
205.				Glen Lahti and Nadine Lahti			
				505. Payoff of second mortgage loan			
206. Tenant prepaid last month rent.		1,300.00		506. Tenant prepaid last month rent.		1,300.00	
207. Rent proration		545.16		507. Rent proration		545.16	
208.				508.			
209.				509.			
Adjustments for items unpaid by seller				Adjustments for items unpaid by seller			
210. City/town taxes		to		510. City/town taxes		to	
211. County taxes		to		511. County taxes		to	
212. Assessments		to		512. Assessments		to	
213. Taxes (AK1514381)		137.93		513. Taxes (AK1514381)		137.93	
214. Taxes (AK1514381)		95.78		514. Taxes (AK1514381)		95.78	
215.				515.			
216.				516.			
217.				517.			
218.				518.			
219.				519.			
220. TOTAL PAID BY / FOR BUYER				520. TOTAL REDUCTION AMOUNT DUE SELLER			
3,078.87				353,972.70			
300. CASH AT SETTLEMENT FROM OR TO BUYER				600. CASH AT SETTLEMENT TO OR FROM SELLER			
301. Gross amount due from buyer (line 120)		543,322.78		601. Gross amount due to seller (line 420)		539,415.78	
302. Less amounts paid by/for buyer (line 220)		3,078.87		602. Less reduction amount due to seller (line 520)		353,972.70	
303. CASH		FROM BUYER		603. CASH		TO SELLER	
		540,243.91				185,443.08	

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L. SETTLEMENT CHARGES:		File Number: 19-1200		PAYD FROM BUYER'S FUNDS AT SETTLEMENT	PAYD FROM SELLER'S FUNDS AT SETTLEMENT
700.	TOTAL SALES/BROKER'S COMMISSION based on price \$	@	=		
Division of commission (line 700) as follows:					
701.	\$	to			
702.	\$	to			
703.	Commission paid at Settlement				
704.					
800.	ITEMS PAYABLE IN CONNECTION WITH LOAN		P.O.C.		
801.	Loan Origination Fee	%			
802.	Loan Discount	%			
803.	Appraisal Fee	to			
804.	Credit Report	to			
805.	Lender's Inspection Fee	to			
806.	Mtg. Ins. Application Fee	to			
807.	Assumption Fee	to			
808.					
809.					
810.					
811.					
812.					
813.					
814.					
815.					
900.	ITEMS REQUIRED BY LENDER TO BE PAID IN ADVANCE				
901.	Interest from	to	@ \$ /day		
902.	Mortgage Insurance Premium		to		
903.	Hazard Insurance Premium		yrs. to		
904.	Windstorm Insurance				
905.	Flood Insurance				
1000.	RESERVES DEPOSITED WITH LENDER FOR				
1001.	Hazard Insurance	mo. @ \$	/ mo.		
1002.	Mortgage Insurance	mo. @ \$	/ mo.		
1003.	City property taxes	mo. @ \$	/ mo.		
1004.	County property taxes	mo. @ \$	/ mo.		
1005.	Annual Assessments	mo. @ \$	/ mo.		
1006.	Windstorm Insurance	mo. @ \$	/ mo.		
1007.	Flood Insurance	mo. @ \$	/ mo.		
1008.	Aggregate Reserve for Hazard/Flood Ins, City/Count				
1100.	TITLE CHARGES				
1101.	Settlement or closing fee	to	Hershoff, Lupino & Yagel, LLP	435.00	435.00
1102.	Abstract or title search	to	Attorneys' Title Fund Services, LLC		200.00
1103.	Title examination	to			
1104.	Gap Search	to			
1105.	Document preparation	to			
1106.	Courier Fees	to			
1107.	Attorney's fees	to			
	(includes above item No:)		
1108.	Title Insurance	to	Hershoff, Lupino & Yagel, LLP	2,770.00	
	(includes above item No:)		
1109.	Lender's coverage				
1110.	Owner's coverage	539,000.00 -- 2,770.00			
1111.	ALTA 8.1-6, FF9, BME		Hershoff, Lupino & Yagel, LLP		
1112.	Policy Surcharge				
1113.					
1200.	GOVERNMENT RECORDING AND TRANSFER CHARGES				
1201.	Recording fees	Deed \$ 27.00 ; Mortgage \$; Releases \$ 18.50		27.00	18.50
1202.	City/county/stamps	Deed \$; Mortgage \$			
1203.	State tax/stamps	Deed \$ 3,773.00 ; Mortgage \$			3,773.00
1204.					
1205.					
1300.	ADDITIONAL SETTLEMENT CHARGES				
1301.	Survey	to	Massey-Richards Surveying & Mapping, LLC	675.00	
1302.	Pest Inspection	to			
1303.	Tax and Waste Search				
1304.	2019 RE Taxes (AK1514373)		Monroe County Tax Collector		97.78
1305.	2019 RE Taxes (AK1514381)		Monroe County Tax Collector		4,535.50
1306.	Personal loans from C. Sante		Chris Sante		72,731.50
1307.					
1308.					
1400.	TOTAL SETTLEMENT CHARGES	(enter on lines 103 and 502, Sections J and K)		3,907.00	81,791.28

I have carefully reviewed the HUD-1 Settlement Statement and to the best of my knowledge and belief, it is a true and accurate statement of all receipts and disbursements made on my account or by me in this transaction. I further certify that I have received a copy of the HUD-1 Settlement Statement. In the event of a reparation of taxes is necessary for the current tax year said reparations will be settled between the buyers and sellers.

Islamorada, Village of Islands, a
Florida municipal corporation


John S. Mannix, a/k/a John Slettvet Mannix

By: 
Seth Lawless, Village Manager

The HUD-1 Settlement Statement which I have prepared is a true and accurate account of this transaction. I have caused or will cause the funds to be disbursed in accordance with this statement.


Hershoff, Lupino & Yagel, LLP


Date 01/13/20

WARNING: It is a crime to knowingly make false statements to the United States on this or any other similar form. Penalties upon conviction can include a fine or imprisonment. For details see: Title 18 U.S. Code Section 1001 and Section 1010.

File # 19-1200